

IN THE CLAIMS:

Please renumber Claims 93-100 to be Claims 92-99, please cancel Claims 67, 72, 80 and 90 and please add new Claims 100-104. Please amend Claims 42, 62, 64-66, 68-71, 73-79, 81-89, 91 and the newly renumbered Claims 93-99 as provided below in the Listing Of Claims:

Listing Of Claims:

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Claims 1-41 (Canceled)


Claim 42. (Currently Amended) An apparatus for providing financial information ~~and/or~~ or investment information, comprising:

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a receiver, wherein the receiver receives a request to ~~receive information regarding~~ provide a notification of a change in at least one factor and information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a

mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account;

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a processor, wherein the processor automatically detects ~~the~~ a change in ~~the~~ at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor processes the request and generates ~~at least one of a signal, a message, and a report,~~ a notification message containing information regarding the change in the at least one factor along with information regarding ~~the~~ a correlation of the at least one factor with ~~the~~ at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a

telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and

 a transmitter, ~~wherein the transmitter transmits the~~  
for transmitting the notification message over a  
communication network at least one of a signal, a message,  
~~and a report,~~ to a communication device associated with an individual,

wherein the apparatus automatically initiates a  
communication link with the communication device, and  
further wherein the transmitter transmits the notification  
message over the communication network to the communication  
device, and further wherein the notification message is  
transmitted to the communication device in real-time.

Claims 43-60 (canceled)

Claim 61. (Original) The apparatus of claim 42, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock,

a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

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Claim 62. (Currently Amended) The apparatus of Claim 42, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the ~~at least one of a signal, a message, and a report,~~ notification message contains at least one of

a text information, graphical information, a chart, a table, video information, an image, and audio information.

Claim 63. (Original) The apparatus of Claim 42, further comprising :

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a database, wherein the database stores information regarding the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

Claim 64. (Currently Amended) The apparatus of claim 42, wherein the information stored in the database is automatically updated in real-time by at least one of a

financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

Claim 65. (Currently Amended) The apparatus of claim 42, wherein the ~~at least one of a signal, a message, and a report,~~ notification message further contains at least one of statistical information, forecasting information, and historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and a financial instrument.

Claim 66. (Currently Amended) The apparatus of claim 42, wherein the ~~at least one of a signal, a message,~~

~~and a report,~~ notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call, ~~and a physical mail delivery.~~

Claim 67. (Canceled)

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Claim 68. (Currently Amended) An apparatus for providing financial information ~~and/or~~ or investment information, comprising:

a database, wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a

FI forward, a contract, and an account, which is correlated with the at least one factor, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a financial factor, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, a news event, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract;

a receiver, wherein the receiver receives a request ~~for information regarding~~ to provide a notification of a change in the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity,



commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, ~~wherein the request is transmitted from a first communication device;~~

Fl a processor, wherein the processor automatically detects a change in ~~the~~ at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor processes the request ~~by utilizing the~~ using information stored in the database, wherein the processor generates ~~a report~~ a notification message containing information regarding the change in the at least one factor and information regarding ~~the~~ at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a

telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein the ~~report~~ notification message further contains at least one of historical information, statistical information, and forecasting information; and

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a transmitter, ~~wherein the transmitter transmits~~  
for transmitting the ~~report~~ notification message over a  
communication network to at least one of the first a  
communication device ~~and a second communication device,~~  
~~wherein the second communication device is~~ associated with  
an individual, wherein the apparatus automatically  
initiates a communication link with the communication  
device, and further wherein the transmitter transmits the  
notification message over the communication network to the  
communication device, and further wherein the notification  
message is transmitted to the communication device in real-  
time, and further

wherein the ~~report~~ notification message contains

at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information,

and further wherein ~~at least one of the first communication device and the second~~ the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch.

Claim 69. (Currently Amended) The apparatus of Claim 68, wherein the information stored in the database is automatically updated in real-time by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

Claim 70. (Currently Amended) The apparatus of claim 68, wherein the ~~report~~ notification message further

F/ contains at least one of a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding valuation, regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Claim 71. (Currently Amended) The apparatus of claim 68, wherein the ~~report~~ notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call, ~~and a physical mail delivery.~~

Claim 72. (Canceled)


Claim 73. (Currently Amended) An apparatus for providing financial information ~~and/or~~ or investment information, comprising:

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a receiver, wherein the receiver receives a request to ~~receive information containing at least one of a request to receive information regarding~~ provide a notification of a change in at least one factor and a ~~request to receive~~ information regarding a correlation of ~~the~~ a change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account;

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a processor, wherein the processor automatically detects ~~the~~ a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor determines ~~the~~ a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the processor generates a ~~report~~ notification message containing information regarding at least one of the change in at least one factor and the correlation of the change in at least one factor with the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an

investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and

 a transmitter for transmitting the notification message over a communication network to a communication device associated with an individual, wherein the transmitter transmits the report to a communication device associated with an individual

wherein the apparatus automatically initiates a communication link with the communication device, and further wherein the transmitter transmits the notification message over the communication network to the communication device, and further wherein the notification

message is transmitted to the communication device in real-time.

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Claim 74. (Currently Amended) The apparatus of claim 73, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

Claim 75. (Currently Amended) The apparatus of Claim 73, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a



telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the ~~report~~ notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

Claim 76. (Currently Amended) The apparatus of Claim 73, further comprising :

a database, wherein the database stores information regarding the at least one factor and information regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a

telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

Claim 77. (Currently Amended) The apparatus of Claim 73, wherein the information stored in the database is automatically updated in real-time by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

Claim 78. (Currently Amended) The apparatus of claim 73, wherein the ~~report~~ notification message further contains at least one of statistical information, forecasting information, historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial

market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

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Claim 79. (Currently Amended) The apparatus of claim 73, wherein the ~~report~~ notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call, ~~and a physical mail delivery.~~

Claim 80. (Canceled)

Claim 81. (Currently Amended) The apparatus of Claim 73, wherein the apparatus is utilized on or over the Internet or the World Wide Web ~~at least one of on and over at least one of the Internet and the World Wide Web.~~

Claim 82. (Currently Amended) The apparatus of Claim 73, wherein the ~~report~~ notification message contains information regarding at least one of a patent grant and an insider trading activity.

Claim 83. (Currently Amended) An apparatus for providing financial information ~~and/or~~ or investment information, comprising:

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a receiver, wherein the receiver receives a request ~~to receive information, wherein the request contains at least one of a request to receive information regarding to provide a notification of a change in at least one factor, a request to receive along with information regarding a correlation of a the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an~~

energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and an instruction to perform a transaction on behalf of an individual;

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a processor, wherein the processor automatically detects ~~the~~ a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor determines ~~the~~ a correlation of ~~a~~ the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative,

an option, a future, a forward, a contract, and an account, and further wherein the processor automatically performs a transaction on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual pursuant to the instruction,

F<sup>1</sup> wherein the processor generates a ~~report~~ notification message containing information regarding at least one of the change in at least one factor, the correlation of ~~a~~ the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative,

an option, a future, a forward, a contract, and an account, and information regarding the transaction performed on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual; and

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a transmitter for transmitting the notification message over a communication network to a communication device associated with the individual, wherein the transmitter transmits the report to a communication device associated with the individual

wherein the apparatus automatically initiates a communication link with the communication device, and further wherein the transmitter transmits the notification message over the communication network to the communication device, and further wherein the notification message is transmitted to the communication device in real-time.

Claim 84. (Currently Amended) The apparatus of claim 83, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a

stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

Claim 85. (Currently Amended) The apparatus of Claim 83, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the ~~report~~ notification message contains at least one of a text information, graphical information, a



chart, a table, video information, an image, and audio information.

Claim 86. (Currently Amended) The apparatus of Claim 83, further comprising :

41 a database, wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

Claim 87. (Currently Amended) The apparatus of Claim 83, wherein the information stored in the database is automatically updated in real-time by at least one of a

financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

Claim 88. (Currently Amended) The apparatus of claim 83, wherein the ~~report~~ notification message further contains at least one of statistical information, forecasting information, historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Claim 89. (Currently Amended) The apparatus of claim 83, wherein the ~~report~~ notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call, ~~and a physical mail delivery.~~

Claim 90. (Canceled)

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Claim 91. (Currently Amended) The apparatus of claim 83, wherein the ~~request~~ instruction includes at least one of a legally binding authorization, an electronic signature, an electronic form submission of a power of attorney, and a written submission of a power of attorney, to perform a transaction on behalf of the individual.

Claim 92. (Renumbered - formerly dependent Claim 93) The apparatus of claim 83, wherein the transaction involves at least one of purchasing, buying, selling, trading, borrowing, exchanging, taking a position in, obtaining a position in, and liquidating a position in, at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies,

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a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a financial instrument, and a contract associated with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a financial instrument.

Claim 93. (Renumbered - formerly dependent Claim 94 and Currently Amended) The apparatus of claim 83, wherein the ~~report~~ notification message further contains information regarding the transaction performed by the apparatus.

Claim 94. (Renumbered - formerly independent Claim 95 and Currently Amended) An apparatus for providing financial information ~~and/or~~ or investment information, comprising:

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a receiver, ~~wherein the receiver receives a~~  
~~signal~~ for receiving a notification message containing information regarding a change in at least one factor and information regarding a correlation of the change in at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, wherein the ~~signal~~ notification message is transmitted from a central processing device over a communication network to the apparatus and is received by the receiver, wherein the  
central processing device ~~capable of at least one of~~

~~detecting the~~ automatically detects a change in at least one factor and ~~determining the~~ determines a correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the central processing device initiates a communication link with the apparatus, and further wherein the notification message is transmitted to the apparatus in real-time;

a processor, wherein the processor processes the information contained in the ~~signal~~ notification message;  
and

a display device for displaying information

F( contained in the ~~signal~~ notification message, wherein the displayed information includes information regarding the change in at least one factor and information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Claim 95. (Renumbered - formerly dependent Claim 96 and Currently Amended) The apparatus of claim ~~95~~ 94, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a

telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

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Claim 96. (Renumbered - formerly dependent Claim 97 and Currently Amended) The apparatus of Claim ~~95~~ 94, wherein the apparatus is at least one of a personal computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the ~~signal~~ notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.



Claim 97. (Renumbered - formerly dependent Claim 98 and Currently Amended) The apparatus of Claim 95 94, further comprising:

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a transmitter, wherein the transmitter transmits a request to receive the notification message to the central processing device ~~information regarding the change in at least one factor along with information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.~~

Claim 98. (Renumbered - formerly dependent Claim 99 and Currently Amended) The apparatus of Claim 95 94, further comprising:

a transmitter, wherein the transmitter transmits a request to receive the notification message information ~~regarding the change in at least one factor, information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account,~~ and along with an instruction to perform a transaction on at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of an individual.

Claim 99. (Renumbered - formerly dependent Claim 100 and Currently Amended) The apparatus of Claim ~~99~~ 98,

f<sup>7</sup>  
wherein the ~~request~~ instruction includes at least one of a legally binding authorization, an electronic signature, an electronic form submission of a power of attorney, and a written submission of a power of attorney, to perform the transaction on behalf of the individual.

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Claim 100. (New) The apparatus of Claim 94, wherein the apparatus is a wireless communication device.

f<sup>2</sup>  
Claim 101. (New) The apparatus of Claim 42, wherein the communication device is a wireless communication device.

Claim 102. (New) The apparatus of Claim 68, wherein the communication device is a wireless communication device.

Claim 103. (New) The apparatus of Claim 73, wherein the communication device is a wireless communication device.

Claim 104. (New) The apparatus of Claim 83, wherein the communication device is a wireless communication device.

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